

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
ABILENE DIVISION

IN RE:

TRAVIS LEE HOUCK  
MARY LYNN HOUCK

CASE NO: 10-10394-RLJ-13  
HEARING DATE: 8/8/2011  
HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND  
PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

**I.**

**OBJECTION -- NO PROOF OF CLAIM FILED**

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
013 0 U	AES	\$8,152.00	014 0 U	AES	\$7,512.00
016 0 U	CITIFINANCIAL RETAIL SERVICES	\$613.00	021 0 U	KELL WEST REGIONAL HOSPITAL	\$677.03
022 0 U	NEIMAN MARCUS	\$1,462.87	023 0 U	RED RIVER ANESTHESIOLOGY GROUP	\$68.40
025 0 U	SILKIES	\$27.50	026 0 U	TRANSAMERICA BANK	\$949.00
027 0 U	UNION PLUS CREDIT CARD	\$5,192.13	028 0 U	WAGGONER NATIONAL BANK	\$949.00

**II.**

**SPECIFIC OBJECTIONS**

No Objections

**III.**

**TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<b><u>SECURED CREDITORS</u></b>							
008 0	POSTEL FEDERAL CREDIT UNION	2005 CHEVY MONTE CARLO	\$3,956.29	\$6,876.00	9.00%	54	\$95.33 PAID BY TRUSTEE
009 0	POSTEL FEDERAL CREDIT UNION	2005 CHEVY MONTE CARLO	\$714.46	\$413.00	9.00%	54	\$11.42 PAID BY TRUSTEE
010 0 *	POSTAL FAMILY CU	2005 CHEVY MONTE CARLO -- NO CLAIM FILED.		\$8,178.00	9.00%	54	\$36.73 PAID BY TRUSTEE
No payments will be made unless a proof of claim is filed.							
011 0	WICHITA COUNTY	2010 PROPERTY TAXES - 306 AVENUE B	\$574.54	\$28,467.00	12.00%	54	\$17.81 PAID BY TRUSTEE
012 0	WAGGONER NATIONAL BANK	HOMESTEAD	\$17,476.79	\$28,467.00			PD DIRECT BY DEBTOR

**UNSECURED GENERAL CREDITORS**

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
009 1 U	POSTEL FEDERAL CREDIT UNION	\$301.46	015 0 U	CHASE BANK USA	\$7,908.53
	SPLIT CLAIM/ 2005 CHEVY MONTE CARLO			PURCHASES	
017 0 U	ELECTRA MEMORIAL HOSPITAL	\$820.84	018 0 U	GE MONEY BANK	\$1,191.75
	MEDICAL SERVICES			PURCHASES/QCARD	

019 0 U	HSBC BANK NEVADA NA	\$5,175.28	020 0 U	HSBC BANK NEVADA NA	\$1,442.44
	<i>PURCHASES</i>			<i>PURCHASES/NEIMAN MARCUS</i>	
024 0 U	PRA RECEIVABLES MANAGEMENT	\$4,402.77	029 0 U	WELLS FARGO BANK NA	\$2,500.00
	<i>PURCHASES/GEMB SAMS CLUB</i>			<i>STUDENT LOAN</i>	
030 0 U	WORLD FINANCIAL NETWORK NATIONAL BANK	\$1,244.29	031 0 U	WORLD FINANCIAL NETWORK NATIONAL BANK	\$1,136.74
	<i>PURCHASES/ROMANS</i>			<i>PURCHASES/WOMAN</i>	
032 0 U	WICHITA FALLS CARDIAC CARE	\$376.00	037 0 U *	ELECTRA MEMORIAL HOSPITAL	\$50.76
	<i>MEDICAL SERVICES</i>			<i>MEDICAL SERVICES</i>	
				<i>Not provided for in confirmed plan.</i>	

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

#### IV.

#### **TRUSTEE'S PLAN MODIFICATION**

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

No Modification Needed

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 8/8/2011 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 6/9/2011

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

AES 1200 N 7TH ST HARRISBURG PA 17102  
CHASE BANK USA PO BOX 15145 WILMINGTON DE 19850  
CHASE PO BOX 15298 WILMINGTON DE 19850  
CITIFINANCIAL RETAIL SERVICES CITIFINANCIAL/ATTN BANKRUPTCY DEPT 1111 NORTHPOINT DR COPPELL TX 75019  
ELECTRA MEMORIAL HOSPITAL PO BOX 1112 ELECTRA TX 76360  
GE MONEY BANK C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVE STE 1120 MIAMI FL 33131  
GEMB/QVC PO BOX 971402 EL PASO TX 79997  
GIBSON DAVENPORT ANDERSON 807 8TH STREET 8TH FLOOR WICHITA FALLS TX 76301  
HSBC ATTN BANKRUPTCY DEPARTMENT PO BOX 5213 CAROL STREAM IL 60197  
HSBC BANK NEVADA NA BASS & ASSOCIATES PC 3936 E FT LOWELL RD SUITE &#035-200 TUCSON AZ 85712  
HSBC BANK NEVADA NA BASS & ASSOCIATES PC 3936 FT LOWELL SUITE 200 TUCSON AZ 85712  
HSBC BANK NEVADA NA C/O PRA RECEIVABLES MANAGEMENT LLC PO BOX 12907 NORFOLK VA 23541  
HSBC CARD SERVICES ATTN BANKRUPTCY PO BOX 5213 CAROL STREAM IL 60197  
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101  
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101  
KELL WEST REGIONAL HOSPITAL 5420 KELL WEST BLVD WICHITA FALLS TX 76310  
MONTE J WHITE & ASSOCIATES PC ATTORNEY AT LAW ABILENE 402 CYPRESS SUITE 310 ABILENE TX 79601  
NEIMAN MARCUS PO BOX 729080 DALLAS TX 75372  
POSTAL FAMILY CU 3410 MCNEIL AVE WICHITA FALLS TX 76308  
POSTEL FEDERAL CREDIT UNION PO BOX 4825 WICHITA FALLS TX 76308  
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541  
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541  
RED RIVER ANESTHESIOLOGY GROUP PO BOX 5166 WICHITA FALLS TX 76307  
SAMS CLUB BANKRUPTCY PO BOX 105968 ATLANTA GA 30348  
SILKIES PO BOX 70120 PHILADELPHIA PA 19176  
TRANSAMERICA BANK 5595 TRILLIUM BLVD SCHAMBERG IL 60192  
TRAVIS LEE HOUCK & MARY LYNN HOUCK 306 AVE B ELECTRA TX 76360  
UNION PLUS CREDIT CARD PO BOX 60102 CITY OF INDUSTRY CA 91716  
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102  
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242  
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530  
WAGGONER NATIONAL BANK 1818 TEXAS ST VERNON TX 76384  
WAGGONER NATIONAL BANK ATTN TRENT GILLESPIE PO BOX 2271 VERNON TX 76385  
WAGGONER NATIONAL BANK C/O D TODD DAVENPORT 807 8TH STREET 8TH FLOOR WICHITA FALLS TX 76301  
WELLS FARGO BANK NA WELLS FARGO EDUCATION FINANCIAL SVCS 301 E 58TH STREET N SIOUX FALLS SD 57104  
WELLS FARGO COLLECTION SERV 1ST FLOOR M PO BOX 31557 BILLINGS MT 59107  
WFNNB PO BOX 182273 COLUMBUS OH 43218  
WFNNB/ROAMANS PO BOX 182121 COLUMBUS OH 43218  
WICHITA COUNTY C/O HAROLD LEREW PO BOX 8188 WICHITA FALLS TX 76307  
WICHITA COUNTY PO BOX 1471 WICHITA FALLS TX 76307  
WICHITA FALLS CARDIAC CARE 1518 10TH STREET WICHITA FALLS TX 76301  
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242  
WORLD FINANCIAL NETWORK NATIONAL BANK PO BOX 248872 OKLAHOMA CITY OK 73124